



FEATURES

- Low cost asset allocation
- Level of risk determined by client risk profile
- Buy & Hold strategy with annual rebalancing of asset allocation which seek to align account risk profile
- Tax-Aware and Factor-based models also available

INVESTMENT HORIZON: INTERMEDIATE/LONG-TERM (4-7 YEARS)

“Forget the needle, buy the haystack.” -Jack Bogle

A LOW COST ASSET ALLOCATION FOR LONG-TERM INVESTORS

Benchmark seeks to give a consistent, globally diversified asset allocation built on the tenets of Modern Portfolio Theory. Benchmark utilizes low cost passive investments and a Buy & Hold strategy to keep you invested long-term. Tax-Aware versions available keep more in your pocket and less in Uncle Sam’s.

2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	YTD	2000 - 2015	Vol.
Comdty. 31.6%	REITs 13.9%	Comdty. 25.9%	EM Equity 28.2%	REITs 31.6%	EM Equity 24.8%	REITs 35.1%	EM Equity 33.8%	Fixed Income 6.2%	EM Equity 79.8%	REITs 27.9%	REITs 8.3%	REITs 19.7%	Small Cap 39.8%	REITs 28.0%	REITs 2.8%	REITs 13.7%	REITs 12.0%	EM Equity 25.4%
REITs 26.4%	Fixed Income 9.4%	Fixed Income 10.3%	Small Cap 47.3%	EM Equity 26.0%	Comdty. 21.4%	EM Equity 32.5%	Comdty. 16.2%	Cash 1.8%	High Yield 59.4%	Small Cap 26.9%	Fixed Income 7.8%	High Yield 19.5%	Large Cap 32.4%	Large Cap 13.7%	Large Cap 1.4%	Comdty. 13.3%	High Yield 7.9%	REITs 22.0%
Fixed Income 11.6%	Cash 4.1%	High Yield 4.1%	DM Equity 39.2%	DM Equity 20.7%	DM Equity 14.0%	DM Equity 26.9%	DM Equity 11.6%	Asset Alloc. -25.1%	DM Equity 32.5%	EM Equity 19.2%	High Yield 3.1%	EM Equity 18.6%	DM Equity 23.3%	Fixed Income 6.0%	Fixed Income 0.5%	High Yield 8.7%	Small Cap 6.6%	Small Cap 21.2%
Cash 6.1%	Small Cap 2.5%	REITs 3.8%	REITs 27.1%	Small Cap 18.3%	REITs 12.2%	Small Cap 18.4%	Asset Alloc. 7.1%	High Yield -26.9%	REITs 28.0%	Comdty. 16.8%	Large Cap 2.1%	DM Equity 17.9%	Asset Alloc. 17.9%	Asset Alloc. 5.2%	Cash 0.0%	EM Equity 6.6%	Asset Alloc. 5.9%	DM Equity 19.6%
High Yield 1.8%	High Yield 2.3%	Cash 1.7%	High Yield 32.4%	High Yield 13.2%	Asset Alloc. 8.1%	Large Cap 15.8%	Fixed Income 17.0%	Small Cap -33.8%	Small Cap 27.2%	Large Cap 15.1%	Cash 0.1%	Small Cap 16.3%	High Yield 7.3%	Small Cap 4.9%	DM Equity 4.6%	Fixed Income 5.3%	EM Equity 5.9%	Comdty. 18.7%
Asset Alloc. 0.0%	EM Equity -2.4%	Asset Alloc. -5.9%	Large Cap 28.7%	Asset Alloc. 12.8%	Large Cap -4.9%	Asset Alloc. 15.3%	Large Cap 5.5%	Comdty. -35.6%	Large Cap 21.5%	High Yield 14.8%	Asset Alloc. 16.0%	Large Cap 18.0%	REITs 2.9%	Cash 0.0%	Asset Alloc. -2.0%	Asset Alloc. 4.0%	Fixed Income 5.4%	Large Cap 16.7%
Small Cap -3.0%	Asset Alloc. -3.9%	EM Equity -6.0%	Asset Alloc. 26.3%	Large Cap -10.9%	Small Cap 4.6%	High Yield 13.7%	Cash 4.8%	Large Cap -37.0%	Large Cap 25.0%	Asset Alloc. 13.3%	Asset Alloc. -4.2%	Asset Alloc. 12.2%	Asset Alloc. 0.0%	High Yield 0.0%	High Yield -2.7%	Large Cap 3.8%	Large Cap 4.1%	High Yield 11.5%
Large Cap -9.1%	Large Cap -11.9%	DM Equity -15.7%	Comdty. 23.8%	Comdty. 9.1%	High Yield 3.6%	Cash 4.8%	High Yield 2.2%	REITs -37.7%	Comdty. 18.9%	DM Equity 8.2%	DM Equity -11.7%	Fixed Income 4.3%	Fixed Income -2.9%	EM Equity -1.5%	Small Cap -4.4%	Small Cap 2.4%	DM Equity 2.8%	Asset Alloc. 11.2%
DM Equity -14.0%	Comdty. -19.6%	Small Cap -20.5%	Fixed Income 4.1%	Fixed Income 4.3%	Cash 3.0%	Fixed Income 4.3%	Small Cap -1.6%	DM Equity -43.1%	Fixed Income 5.9%	Fixed Income 6.5%	Comdty. -13.3%	Cash 0.1%	EM Equity -2.3%	DM Equity -4.5%	EM Equity -14.6%	Cash 0.1%	Cash 1.8%	Fixed Income 3.4%
EM Equity -30.6%	DM Equity -21.2%	Large Cap -22.1%	Cash 1.0%	Cash 1.2%	Fixed Income 2.4%	Comdty. 2.1%	REITs -15.7%	EM Equity -53.2%	Cash 0.1%	Cash 0.1%	EM Equity -19.2%	Comdty. -1.1%	Comdty. -9.5%	Comdty. -17.0%	Comdty. -24.7%	DM Equity -4.0%	Comdty. 0.8%	Cash 1.0%

Source: Barclays, Bloomberg, FactSet, MSCI, NAREIT, Russel, Standard & Poor's, J.P. Morgan Asset Management. Large cap: S&P 500, Small cap: Russell 2000, EM Equity: MSCI EME, DM Equity: MSCI EAFE, Comdty: Bloomberg Commodity Index, High Yield: Barclays Global HY Index, Fixed Income: Barclays Aggregate, REITs: NAREIT Equity RETI Index. The "Asset Allocation" portfolio assumes the following weights: 25% S&P 500, 10% Russell 2000, 15% MSCI EAFE, 5% MSCI EME, 25% Barclays Aggregate, 5% Barclays 1-3m Treasury, 5% Barclays Global High Yield Index, 5% Bloomberg Commodity Index, and 5% NAREIT Equity RETI Index. Balanced portfolio assumes annual rebalancing. Annualized return and volatility represents period of 12/31/99—12/31/15.

Benchmark: Varies across risk profiles

Current expense ratio: .07-.12% dependent on Investment Objective

Investment Objectives: Conservative, Moderate, Balanced, Growth, Aggressive

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